

Information to identify the case:

Debtor 1	Keith T. Spence		Social Security number or ITIN xxx-xx-5372
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	13-33342-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith T. Spence

5/1/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Keith T. Spence
 Debtor

Case No. 13-33342-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db +Keith T. Spence, 104 N New Road, Pleasantville, NJ 08232-2322
 514306681 Atlantic Emergency Assoc, c/o Patient Financial Services, 30 Washington Ave Ste C-6, Haddonfield, NJ 08033-3341
 514306682 Atlantic Emergency Associates, PO Box 88087, Chicago, IL 60680-1087
 514306683 Atlantic Pathologists PC, PO Box 95000 2705, Philadelphia, PA 19195-2705
 514306686 +Bayfront Emergency Physicians, PO Box 3012, Wilmington, DE 19804-0012
 514306689 +Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
 514306694 CitiFinancial, c/o Bankruptcy Dept., PO Box 140489, Irving, TX 75014-0489
 514306695 +Citifinancial, 605 Munn Road, C/S Care Dept., Fort Mill, SC 29715-8421
 514306697 +Coll & Recoveries Plea, 331 Tilton Road, Northfield, NJ 08225-1201
 514306699 GMAC Mortgage, 3451 Hammond Ave., PO Box 780, Waterloo, IA 50704-0780
 514306704 +Pleasantville City Sewage, City of Pleasantville, 18 N First Street, Pleasantville, NJ 08232-2647
 514306706 +Shore Medical Center OP, c/o Collections & Recoveries, 331 Tilton Road, Northfield, NJ 08225-1201
 514306708 State of New Jersey, Department of Labor and Workforce, PO Box 951, Trenton, NJ 08625-0951
 514580327 +Wells Fargo Bank, PO Box 45038, Jacksonville, FL 32232-5038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 02 2019 01:24:30 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 02 2019 01:24:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy.bnc@ditech.com May 02 2019 01:24:05
 Green Tree Servicing LLC, as authorized servicer f, Green Tree Servicing LLC, PO Box 6154, Rapid City, SD 57709-6154
 514306684 E-mail/Text: nicole.watts@atlanticare.org May 02 2019 01:23:29
 Atlanticare Regional Med Ctr-City, PO Box 786361, Philadelphia, PA 19178-6361
 514306685 +EDI: TSYS2.COM May 02 2019 04:58:00 Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
 514306688 E-mail/Text: bankruptcy@cavps.com May 02 2019 01:24:50 Cavalry Portfolio Service, 4050 E. Cotton Center Blvd., Bldg 2, Suite 20, Phoenix, AZ 85040
 514306687 +EDI: MID8.COM May 02 2019 04:58:00 Capital One Bank, c/o Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
 514336089 +E-mail/Text: bankruptcy@cavps.com May 02 2019 01:24:50 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 514306690 +EDI: CITICORP.COM May 02 2019 04:58:00 Citibank NA, 701 E 60th St. N, Sioux Falls, SD 57104-0493
 514306691 EDI: CITICORP.COM May 02 2019 04:58:00 Citibank SD NA, PO Box 6241, Sioux Falls, SD 57117-6241
 514306692 +EDI: CITICORP.COM May 02 2019 04:58:00 Citicards CBN, 701 E 60th Street, Sioux Falls, SD 57104-0432
 514306696 E-mail/Text: cms-bk@cms-collect.com May 02 2019 01:24:06 Citifinancial, c/o Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 514306698 EDI: COMCASTCBLCENT May 02 2019 04:58:00 Comcast, PO Box 3006, Southeastern, PA 19398-3006
 514374097 E-mail/Text: bankruptcy.bnc@ditech.com May 02 2019 01:24:05 Green Tree Servicing, LLC, PO Box 6154, Rapid City, SD 57709-6154
 514372397 +E-mail/Text: bankruptcy.bnc@ditech.com May 02 2019 01:24:05 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 514306700 +EDI: HFC.COM May 02 2019 04:58:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 514306702 +EDI: MID8.COM May 02 2019 04:58:00 Midland Credit Mgmt, 8875 Aero Drive, San Diego, CA 92123-2255
 514306703 +EDI: MID8.COM May 02 2019 04:58:00 Midland Credit Mgmt In, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
 514306705 +E-mail/Text: jboehler@shorememorial.org May 02 2019 01:25:42 Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
 514306707 E-mail/Text: jboehler@shorememorial.org May 02 2019 01:25:42 Shore Memorial Hospital, 1 E. New York Ave, Somers Point, NJ 08244
 514306709 EDI: CITICORP.COM May 02 2019 04:58:00 The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
 514306711 +EDI: VERIZONCOMB.COM May 02 2019 04:58:00 Verizon NJ, 500 Technoloby Drive, Weldon Spring, MO 63304-2225
 514306710 +EDI: VERIZONCOMB.COM May 02 2019 04:58:00 Verizon New Jersey, c/o Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
 514306713 +EDI: WFFC.COM May 02 2019 04:58:00 WFF Financial Cards, 800 Walnut Street, Des Moines, IA 50309-3605
 514306714 +EDI: WFFC.COM May 02 2019 04:58:00 WFF Cards, 3201 N 4th Ave., Sioux Falls, SD 57104-0700
 514306712 +E-mail/Text: bankruptcy@cavps.com May 02 2019 01:24:51 Wells Fargo Bank, c/o Cavalry Portfolio Svcs, 500 Summit lake Drive Ste 4A, Valhalla, NY 10595-2323
 514642366 +EDI: WFFC.COM May 02 2019 04:58:00 Wells Fargo Bank, PO Box 5058, MAC P6053-021, Portland, OR 97208-5058

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: May 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

514406958 EDI: WFFC.COM May 02 2019 04:58:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514306701 Mary Spence, same as debtor
514306693* +Citicards CBN, 701 E 60th Street, Sioux Falls, SD 57104-0432

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eric Clayman on behalf of Debtor Keith T. Spence jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Debtor Keith T. Spence jenkins.clayman@verizon.net, connor@jenkinsclayman.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by GMAC Mortgage Corporation dnj@pbslaw.org
Stephanie F. Ritigstein on behalf of Debtor Keith T. Spence jenkins.clayman@verizon.net, connor@jenkinsclayman.com

TOTAL: 8